

In re:
Charles Norton
Debtor

Case No. 25-11271-jeb
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0101-1

User: admin

Page 1 of 5

Date Rcvd: Jun 24, 2025

Form ID: 309A

Total Noticed: 141

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2025:

Recip ID	Recipient Name and Address
db	+ Charles Norton, 157 Centre Street, Dover, MA 02030-2453
aty	+ Herbert Weinberg, Rosenberg & Weinberg,, 805 Turnpike St., Suite. 201, North Andover, MA 01845-6122
21002258	+ 120 Mercantile Center, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002261	+ 15 Wells LLC, Attn: Manager, Lundgren Equity Partners LLC, 163 Washington Street, Auburn, MA 01501-3013
21002262	+ 2 Mercantile Associates LLC, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002263	+ 333 Investment Partners, LLC, 367 Chandler Street, Worcester, MA 01602-3325
21002264	+ 80 Optical LLC/Ellen Drive Properties, 10 Cabot Drive LLC, 2665 South Bayshore Drive, Suite 712, Miami, FL 33133-5406
21002266	+ AO Realty Corp., 80 Fieldpoint Road, Greenwich, CT 06830-6416
21002267	+ Apollo Funding, Attn: Benkovitch and Bonskila PLLE, 1545 US 202, Suite 101, Pomona, NY 10970-2951
21002270	+ CBRE Valuation, 2221 RoseCrans Ave, Suite 100, El Segundo, CA 90245-4950
21002279	+ CPP East, LLC, 11921 Freedom Dr., St 860, Reston, VA 20190-5634
21002269	+ Capytal, Attn: Yeshaya Gorkin Esq., PO Box 1005, New York, NY 10038
21002271	+ Chrisopher J. Palermo, 8 Meadowbrook Circle, Shrewsbury, MA 01545-5035
21002272	+ Christina Lauring Irrevocable Trust, c/o John Lauring,Lauring Construction Co, 23 Brigham Road, Worcester, MA 01609-1005
21002273	+ Christopher J Coghlin, 10 Morningside Dr., Shrewsbury, MA 01545-1688
21002275	+ Churchside, LLC, Phil Davis, 100 Front Street, 5th Floor, Worcester, MA 01608-1425
21002276	+ Comp Merchant Capital, Attn: Berkovitch & Bouskila PLLC, 1545 US 202, Suite 201, Pomona, NY 10970-2951
21002277	+ Cornerstone Bank, 176 Main Street, Spencer, MA 01562-2179
21002278	+ Country Bank, 315 Main Street, Worcester, MA 01608-1511
21002281	+ Cycles 2003 Realty Trust/Lawrence Martin, 77 Saint George Place, Palm Beach Gardens, FL 33418-4024
21002285	+ DMC Lauring, LLC, Michael Lauring, 23 Brigham Rd., Worcester, MA 01609-1005
21002282	+ Daniel Lauring, 122 Timber Lane, Holden, MA 01520-1945
21002284	+ Diana Lauring Irrevocable Trust, c/o John Lauring,Lauring Construction Co, 23 Brigham Road, Worcester, MA 01609-1005
21002286	+ Douglas Robinson/ DMKA,LLC, 230 Park Ave, Suite 1847, New York, NY 10169-0005
21002287	+ Downtown Worcester Business, Improvement District, 44 Portland Street, Worcester, MA 01608-2023
21002288	+ Erin Motameni, 520 Cross St., Boylston, MA 01505-1419
21002289	+ Esfandiari Motameni, 621 Madison Place, Southborough, MA 01772-2099
21002290	+ Ferrari Financial Services, PO Box 510, Buffalo, NY 14231-0510
21002291	+ Fitch Law Partners LLP, 84 State Street, Boston, MA 02109-2214
21002294	+ Franklin Advisors Southbridge II, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002295	+ Franklin Advisors Southbridge, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002296	+ Franklin First LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002297	+ Franklin Realty Advisors LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002301	+ Franklin Realty Worcester BusinessCenter, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002302	+ Franklin Southbridge Advisors III LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002303	+ Franklin/Front, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002307	+ Front Street Associates, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002308	+ Front Street Capital, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002309	+ Front Street Investors LLC, Fran Madigan, 367 Chandler Street, Worcester, MA 01602-3325
21002310	+ Front Street JV, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002311	+ Gary Creem, 33 Clements Road, Newton, MA 02458-2617
21002312	+ George and Sybil Fuller Foundation, Mark Fuller, 81C Shrewsbury Street, PO Box 757, Boylston, MA 01505-0757

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21002313 + Honest Funding, Attn: Steven Zakhong, 10W 37th Street, Room 602, New York, NY 10018-7473
21002319 + JFS Investment Partners LLC, James Madigan, 115 Fox Run, Sudbury, MA 01776-2769
21002315 + James Lauring, 39 Brottlet Street, Worcester, MA 01606-2510
21002316 + James W. Coghlin, Jr., 1 Watkins Lane, Southborough, MA 01772-2072
21002317 + James W. Coghlin, Sr., 6 Alondwood Circle, Shrewsbury, MA 01545-5033
21002318 + Jennifer Lauring Irrevocable Trust, c/o John Lauring, Lauring Construction Co, 23 Brigham Road, Worcester, MA 01609-1005
21002320 + John Budd, 3 Summerland Way, Worcester, MA 01609-1194
21002321 + John Lauring, 15 Brighton Road, Worcester, MA 01606
21002322 + John McKinley, 141 Pleasant Street, Northborough, MA 01532-1735
21002323 + John Sheehan, 155 Rhode Island Ave, Newport, RI 02840-3323
21002324 + John T. Szalan/ Purple Tree, Neubert, Pepe & Monteith P.C., 195 Church Street, 13th Floor, New Haven, CT 06510-2009
21002325 + Joyce A. Mucci 2009 Revocable Trust, Paul Mucci, 9 Cedarwood Road, Woburn, MA 01801-1220
21002326 + Justin Maykel, 10 Monmouth Rd, Worcester, MA 01609-1206
21002327 + Katherine Michie, HTM Exempt Trust, 28 Pine Arden Drive, West Boylston, MA 01583-1036
21002328 + Lauring Charitable Foundation, c/o John Lauring, 23 Brigham Road, Worcester, MA 01609-1005
21002329 + Lauring Construction Co. Inc., 23 Brigham Rd, Worcester, MA 01609-1099
21002330 + Lauring Enterprices, LLC, c/o John Lauring, 23 Brigham Rd, Worcester, MA 01609-1005
21002331 + Legacy Real Estate Development LLC, 1691 Michigan Ave, Suite 250, Miami Beach, FL 33139-2561
21002350 + ML Factors, 1245 Hewett Plaza, Hewlett, NY 11557-4000
21002351 + MMB LLC, c/o Susan Lauring, 27 Holden Street, Worcester, MA 01605-3126
21002332 + Man Development, 99 High Street, Boston, MA 02110-2320
21002333 + Managed Realty Investments LLC, 100 Front St, 10th Floor, Worcester, MA 01608-1425
21002334 + Mark R. Wetzel, 84 Donahue Road, North Granby, CT 06060-1402
21002335 #+ Maryanne and David Seibold, 78 Carter Road, Worcester, MA 01609-1038
21002336 + Mass Development, 99 high street, Boston, MA 02110-2303
21002337 + Maurice Conniffe, Vista Capital, 80 Field Point Road, Greenwich, CT 06830-6416
21002341 + Mercantile Capital Two LLC, Phil Davis/Tony Tilton/Fletcher Tilton, 100 Front Street, 5th Floor, Worcester, MA 01608-1425
21002342 + Mercantile Capital, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002343 + Mercantile Management Services Inc, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002344 + Mercantile Ventures, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002345 + Michael & Robin Pozez Exempt Trust, 6336 N Oracle Road, 326-347, Tucson, AZ 85704-5480
21002346 + Michael Lauring, 38 Aylesbury Road, Worcester, MA 01609-1216
21002347 + Michael Lauring Irrevocable Trust, c/o John Lauring, Lauring Construction Co, 23 Brigham Road, Worcester, MA 01609-1005
21002349 + Middlesex Savings Bank, 120 Flanders Rd, Westborough, MA 01581-1035
21002352 + Mohsin Amiji, 101 Woodchester Drive, Weston, MA 02493-1438
21002353 + Nicholas Dube, Preti Flaherty Beliveau & Pachos, 60 State Street, Suite 1100, Boston, MA 02109-1835
21002354 #+ Patricia Castillo, 2 Benjamin Place, Chestnut Hill, MA 02467-2723
21002355 + Porsche Financial Srv, Attn: Bankruptcy, 360 Interlocken Blvd, Ste. 200, Broomfield, CO 80021-3440
21002358 + Purple Tree, 1266 E Main Street, Suite 700R, Stamford, CT 06902-3507
21002359 + Robert K. Dik, 9 Otsego Road, Worcester, MA 01609-1718
21002360 + Rockland Trust, 100 Front Street, Worcester, MA 01608-1425
21002369 + SBC Energy, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002370 + SBC Gupta, LLC, 71 Overlook Drive, Carlisle, MA 01741-1247
21002361 + Savers Bank, 270 Main St, PO Box 250, Southbridge, MA 01550-0250
21002371 #+ Seibold Family, LLC, Maryanne/David Seibold, 78 Carter Road, Worcester, MA 01609-1038
21002372 + Seven Hills Foundation, Inc., Mike Matthews, 81 Hope Ave, Worcester, MA 01603-2212
21002373 + Shaner Management, LP, 1965 Waddle Rd., State College, PA 16803-1639
21002374 + Sherburne B. Rockwell, III, 57 Davis Street, Millbury, MA 01527-1012
21002375 Smarter Merchant, PO Box 605, New York, NY 10038
21002376 + Southbridge Advisors IX LLC, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002377 + Southbridge Advisors V, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002378 + Southbridge Advisors VI, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002379 + Southbridge Advisors XI, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002380 + Southbridge Associates II & X, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002384 + Southbridge Associates III, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002393 + Southbridge Associates X, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002394 + Southbridge Associates XI LLC, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002396 + Southbridge Associates, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002397 + Southbridge Associates, LP, 80 Fieldpoint Road, Greenwich, CT 06830-6416
21002398 + Southbridge Conference Investors, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002399 + Southbridge Hotel Investors, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002400 + Southbridge Housing LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002401 + Southbridge Investments LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209

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21002402 + Southbridge Management Advisors LLC, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002403 + Southbridge Management LLC, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002404 + Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002426 + Southwest Associates, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002427 + Southwest Management, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002428 + Square Funding LLC, 2433 Knapp Street, Suite 203A, Brooklyn, NY 11235-1005
21002429 + TD Retail Card/Jordans Furniture, Attn: Bankruptcy, Po Box 10014, Columbia, SC 29207-0014
21002434 + TVT Fund LLC, Attn: David Fogel, 1225 Franklin Ave, Suite 201, Garden City, NY 11530-1890
21002430 + The Glen B. Umphrey Residuary Trust, Jane Umphrey, 28 Old Brook Rd, Shrewsbury, MA 01545-5409
21002431 + Thomas Rafferty, 9 Whitman Road, Worcester, MA 01609-1727
21002432 + Thoro, Attn: Berkovitch & Bouskila PLLC, 1545 US 202 Suite 101, Pomona, NY 10970-2951
21002433 + Tony Tyan, 10 Ashwood Circle, Shrewsbury, MA 01545-1576
21002435 + WBC Holding Company LLC, 65 Allerton Street, Boston, MA 02119-2901
21002436 + WBC Investments LLC, 65 Allerton Street, Boston, MA 02119-2901
21002438 + Wellesley Front, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002440 + William D. Kelleher Jr, 11 Summerland Way, Worcester, MA 01609-1194
21002441 + William Morrissey/ Cornerstone Bank, Mirick, 1800 West Park Dr, Westborough, MA 01581-3960
21002439 + William and Karen Jalkut, 75 Nick Trail, Mashpee, MA 02649-4271
21002443 + Woodbury Millbrook LLC, 67 Millbrook Street, Suite 409, Worcester, MA 01606-2845
21002442 + Woodbury and Company, Inc, 67 Millbrook Street, Suite 409, Worcester, MA 01606-2845
21002444 + Woodbury/Franklin LLC, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002448 + Worcester Business Center, LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002449 + Worcester/Franklin LLC, 396 Washington Street, PMB 319, Wellesley, MA 02481-6209
21002450 + X-Caliber, 3 W Main Street, Irvington, NY 10533-3503

TOTAL: 129

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: gwc@cruickshank-law.com	Jun 24 2025 22:23:00	Gary W. Cruickshank, Gary W. Cruickshank, Trustee, 101 Federal Street, Suite 1900, Boston, MA 02110-1861
smg	+ Email/Text: EOL-EMT-EBN@mass.gov	Jun 24 2025 22:23:00	CHIEF COUNSEL, LEGAL DEPARTMENT, DEPARTMENT OF UNEMPLOYMENT ASSISTANCE, COMMONWEALTH OF MASSACHUSETTS, 19 STANIFORD STREET, 1ST FLOOR, BOSTON, MA 02114-2502
smg	EDI: MASSDOR	Jun 25 2025 02:20:00	MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, BOSTON, MA 02114-9564
ust	+ Email/Text: ustpreion01.bo.ecf@usdoj.gov	Jun 24 2025 22:23:00	Richard King - B, Office of the US Trustee, J.W. McCormack Post Office & Courthouse, 5 Post Office Sq., 10th Fl, Suite 1000, Boston, MA 02109-3934
21002265	+ Email/PDF: bncnotices@becket-lee.com	Jun 24 2025 22:33:04	American Express, PO Box 981535, El Paso, TX 79998-1535
21002268	+ EDI: CAPITALONE.COM	Jun 25 2025 02:20:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
21002280	+ Email/PDF: creditonebknifications@resurgent.com	Jun 24 2025 22:33:07	Credit One Bank, 6801 S. Cimarron Road, Las Vegas, NV 89113-2273
21002283	+ Email/Text: bk@dfogelpc.com	Jun 24 2025 22:23:00	David Fogel, 1225 Franklin Ave, Suite 201, Garden City, NY 11530-1890
21002314	+ EDI: IRS.COM	Jun 25 2025 02:20:00	Internal Revenue Service, PO Box 931000, Louisville, KY 40293-1000
21002338	+ EDI: MASSDOR	Jun 25 2025 02:20:00	MDOR, P.O.Box 9564, Boston, MA 02114-9564
21002339	+ Email/Text: bankruptcy@memberfirstmortgage.com	Jun 24 2025 22:23:00	Member First Mortgage, 616 44th St Se, Grand Rapids, MI 49548-7576
21002437	+ Email/Text: Jstone@Web5.com		

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Jun 24 2025 22:22:00

Websterfive, 35 Millbury Street, Auburn, MA
01501-3203

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
21002259		120 Mercantile LLC
21002260		120 Mercantile LLC
21002274		Christopher Luring
21002292		Frankdlin Realty Advisors
21002293		Frankdlin Realty Advisors LLC
21002298		Franklin Realty Advisors LLC
21002299		Franklin Realty Advisors LLC
21002300		Franklin Realty Advisors LLC
21002304		Front Street Associates LLC
21002305		Front Street Associates LLC
21002306		Front Street Associates LLC
21002362		SBC Energy LLC
21002363		SBC Energy LLC
21002364		SBC Energy LLC
21002365		SBC Energy LLC
21002366		SBC Energy LLC
21002367		SBC Energy LLC
21002368		SBC Energy LLC
21002381		Southbridge Associates II LLC
21002382		Southbridge Associates II LLC
21002383		Southbridge Associates II LLC
21002385		Southbridge Associates IV
21002386		Southbridge Associates IX
21002387		Southbridge Associates LLC
21002388		Southbridge Associates V
21002389		Southbridge Associates VI
21002390		Southbridge Associates VII
21002391		Southbridge Associates VIII
21002392		Southbridge Associates X
21002395		Southbridge Associates XII, 396 Washington Street, PMB 319
21002424		Southwest Associates LLC
21002425		Southwest Associates LLC
21002445		Worcester Business Center LLC
21002446		Worcester Business Center LLC
21002447		Worcester Business Center LLC
21002340	*+	Member First Mortgage, 616 44th St Se, Grand Rapids, MI 49548-7576
21002356	*+	Porsche Financial Svc, Attn: Bankruptcy, 360 Interlocken Blvd, Ste. 200, Broomfield, CO 80021-3440
21002357	*+	Porsche Financial Svc, Attn: Bankruptcy, 360 Interlocken Blvd, Ste. 200, Broomfield, CO 80021-3440
21002405	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002406	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002407	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002408	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002409	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002410	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002411	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002412	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002413	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002414	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002415	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002416	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002417	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002418	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002419	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209

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21002420	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002421	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002422	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002423	*+	Southwest Associates, 396 Washington Street, PMB 319, Wellesley Hills, MA 02481-6209
21002348	##+	Michael P. Tsotsis, 91 Britnal Dr, Rutland, MA 01543-1608

TOTAL: 35 Undeliverable, 22 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2025

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1: Charles Norton Social Security number or ITIN: xxx-xx-2727
 First Name Middle Name Last Name EIN: --
 Debtor 2: Social Security number or ITIN: ----
 (Spouse, if filing) First Name Middle Name Last Name EIN: --
 United States Bankruptcy Court: District of Massachusetts Date case filed for chapter: 7 6/23/25
 Case number: 25-11271

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charles Norton	
2. All other names used in the last 8 years		
3. Address	157 Centre Street Dover, MA 02030	
4. Debtor's attorney Name and address	Herbert Weinberg Rosenberg & Weinberg, 805 Turnpike St., Suite. 201 North Andover, MA 01845	Contact phone (978) 683-2479 Email: hweinberg@jrhwlaw.com
5. Bankruptcy trustee Name and address	Gary W. Cruickshank Gary W. Cruickshank, Trustee 101 Federal Street Suite 1900 Boston, MA 02110	Contact phone 617-330-1960 Email: gwc@cruickshank-law.com

For more information, see page 2 >

Debtor **Charles Norton**

Case number **25-11271**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U. S. Bankruptcy Court J.W. McCormack Post Office & Court House 5 Post Office Square, Suite 1150 Boston, MA 02109-3945 https://www.mab.uscourts.gov	Hours open: Monday–Friday 8:30am–5:00pm Contact phone 617–748–5300 Date: 6/24/25
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 31, 2025 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID: 871 977 3539, and Passcode: 1455689940, OR call 1-781-757-3254 For additional meeting information go to https://www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	To object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 9/29/25 You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> To object to exemptions: Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors <hr/> To file § 503(b)(9) requests: Filing deadline: 60 days after the <i>first date set</i> for the meeting of creditors <hr/> For Debtor to take Financial Management Training: Filing deadline: 60 days from the first date set for the meeting of creditors	
10. Proof of claim	For all other creditors, no property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	